## What is claimed is:

1. An information processing device for use in an information processing system having a function of communicating with a point managing device for managing accumulation and use of a point usable as an exchange value exchangeable with a predetermined product for each point ID information set for a user, which is an object to which the point is given, and a mobile terminal memorizing electronic money, which is electronic information representing an amount of currency value and transferring the currency value by increasing/decreasing the amount, having an electronic money processing function for executing a predetermined command to add/subtract the memorized amount of electronic money and being identifiable with electronic money function ID information set in association with the electronic money processing function,

the information processing system having memorized therein an association between the point ID information and the electronic money function ID information and performing redeeming of a point managed with the memorized point ID information and electronic money memorized in a mobile terminal identified by electronic money function ID information, the information processing device comprising:

program transmitting means for transmitting a predetermined program for forming the electronic money processing function to the mobile terminal before forming

the electronic money processing function;

electronic money function ID information retrieving means for retrieving electronic money function ID information set in association with the electronic money processing function formed by executing the transmitted predetermined program in the mobile terminal;

point ID information retrieving means for retrieving point ID information set for a user of the mobile terminal;

associating means for associating the retrieved electronic money function ID information with the retrieved point ID information;

point information receiving means for receiving the number of points and the point ID information from the point managing device;

command generating means for generating a command to redeem the received number of points for electronic money at a predetermined redeeming rate and add the electronic money obtained by redeeming; and

command transmitting means for transmitting the generated command to a mobile terminal identified with the electronic money function ID information associated with the received point ID information by the associating means.

The information processing device according to claim
 wherein,

the associating means is capable of associating a single piece of point ID information with a plurality of

pieces of electronic money function ID information, and

a mobile terminal to which electronic money obtained by redeeming a point managed with the single piece of point ID information is added is selectable from mobile terminals identified with the plurality of pieces of electronic money function ID information associated with the single piece of point ID information.

- 3. The information processing device according to claim
- 2, comprising point issuing means for issuing a point in response to a use of electronic money, wherein,

the point managing device manages, with the single piece of point ID information, points issued by using electronic money with the mobile terminals identified with the plurality of pieces of electronic money function ID information, and

the points issued by the point issuing means by using electronic money with the mobile terminals identified with the plurality of pieces of electronic money function ID information are provided to the point managing device together with point ID information associated with the electronic money function ID information for the mobile terminals.

4. An information providing device for providing point

ID information and electronic money function ID information
to an information processing device as claimed in claim 1,

comprising:

point ID information retrieving means for retrieving
point ID information;

reading program transmitting means for transmitting, to a mobile terminal having an electronic money processing function, a reading program for reading electronic money function ID information set in association with the electronic money processing function and transmitting the electronic money function ID information to a predetermined recipient; and

electronic money function ID information receiving means for receiving electronic money function ID information transmitted by the mobile terminal by executing the transmitted reading program at the mobile terminal,

wherein the retrieved point ID information is provided to the point ID information retrieving means of the information processing device, and the received electronic money function ID information is provided to the electronic money function ID information retrieving means of the information processing device.

5. An information processing method, which is a process carried out by a computer for use in an information processing system having a function of communicating with a point managing device for managing accumulation and use of a point usable as an exchange value exchangeable with a predetermined product for each point ID information set for

a user, which is an object to which the point is given, and a mobile terminal memorizing electronic money, which is electronic information representing an amount of currency value and transferring the currency value by increasing/decreasing the amount, having an electronic money processing function for executing a predetermined command to add/subtract the memorized amount of electronic money and being identifiable with electronic money function ID information set in association with the electronic money processing function,

the information processing system having memorized therein an association between the point ID information and the electronic money function ID information and performing redeeming of a point managed with the memorized point ID information and electronic money memorized in a mobile terminal identified by electronic money function ID information, wherein,

the computer includes program transmitting means, electronic money function ID information retrieving means, point ID information retrieving means, associating means, point information receiving means, command generating means and command transmitting means, the method comprising:

a program transmitting step by the program transmitting means for transmitting a predetermined program for forming the electronic money processing function to the mobile terminal before forming the electronic money processing function;

an electronic money function ID information retrieving step by the electronic money function ID information retrieving means for retrieving electronic money function ID information set in association with the electronic money processing function formed by executing the transmitted predetermined program in the mobile terminal;

a point ID information retrieving step by the point ID information retrieving means for retrieving point ID information set for a user of the mobile terminal;

an associating step by the associating means for associating the retrieved electronic money function ID information with the retrieved point ID information;

a point information receiving step by the point information receiving means for receiving the number of points and the point ID information from the point managing device:

a command generating step by the command generating means for generating a command to redeem the received number of points for electronic money at a predetermined redeeming rate and add the electronic money obtained by redeeming; and

a command transmitting step by the command transmitting means for transmitting the generated command to a mobile terminal identified with the electronic money function ID information associated with the received point ID information by the associating means.

6. An information providing method, which is a process carried out by an information providing device composed of a computer for providing point ID information and electronic money function ID information to an information processing device as claimed in claim 1, wherein,

the computer includes point ID information retrieving means, reading program transmitting means, electronic money function ID information receiving means and providing means, the method comprising:

a point ID information retrieving step by the point ID information retrieving means for retrieving point ID information:

a reading program transmitting step by the reading program transmitting means for transmitting, to a mobile terminal having an electronic money processing function, a reading program for reading electronic money function ID information set in association with the electronic money processing function and transmitting the electronic money function ID information to a predetermined recipient;

an electronic money function ID information receiving step by the electronic money function ID information receiving means for receiving electronic money function ID information transmitted by the mobile terminal by executing the transmitted reading program at the mobile terminal; and

a providing step by the providing means for providing the retrieved point ID information to the point ID

information retrieving means of the information processing device and providing the received electronic money function ID information to the electronic money function ID information retrieving means of the information processing device.